

SPRING 2009

SPOTLIGHT is a quarterly newsletter published by:

Human Services Employees' Credit Union

101 Marietta Street, Suite 140

Atlanta, Georgia 30303



President's Note

The depression of today's market combined with the volatility of events surrounding our lives can lead one to believe that Americans are on the road to nowhere. I choose to believe that we are in a period of turmoil that calls us to remain focused on our main course; to be frugal (yes, like our grandparents!), to remember the difference between wants and needs, and finally, to take the time to remember it's not about "stuff", it's about relationships.

At Human Services ECU that means we stand ready in our relationship with you to make loans and provide competitive investment opportunities including IRAs and CDs. Our rates are posted on our website and have been updated to reflect current changes.

Human Services Employees' Credit Union remains a safe and sound choice for your savings. Your deposits (shares, checking, money markets and certificates) are federally insured up to \$250,000 by the National Credit Union Administration, a United States government agency. Individual Retirement Accounts (IRAs) are similarly insured up to \$250,000.

We fully understand your concerns about the market, the economy and employment issues because they are also our concerns. We want you to know that we remain strong, safe and secure, and we are here as your partner to assist you during these turbulent times.

Elaine Robbins

GRAB THE GREEN

Human Services ECU offers Electronic Statements

Human Services ECU offers electronic statements (e-statements) for your personal accounts. E-statements are delivered to you securely via email and encrypted for your protection to an email address designated by you. E-statements include all the same information as a paper statement. E-statements provide the latest in technology and security: it reduces the risk of fraud and identity theft and lessens the possibility of mail being lost. **ENROLL TODAY** it is:

- Convenient – You can view, print or download your e-statement to your computer or a disk any time you want.
- Easy – Simply fill out the e-statement enrollment form and within 24 hours your request will be reviewed and approved. You will receive a "welcome" email and when statements are produced (by the second day of the month) an email will arrive announcing that your statement is ready for review.
- FREE – There is no cost to enroll for e-statement service.

Simply complete the form at www.hsecu.org and **you will automatically be entered into a drawing for a \$100 VISA® gift card. Also, if you have a loan with us, we will skip* your next payment for signing up for this service!**

Save the environment and grab the "green"!

**Interest will continue to accrue. Account must be in good standing.*



Another Way to Save \$\$



**Purchase a vehicle
(new OR used) and
save 1% off the rate*.
Saving has never been
easier!**

**with a floor of 4.5% ANNUAL
PERCENTAGE RATE*

Score points with your SIGNATURE on VISA® Debit transactions

Human Services ECU is now offering ScoreCard points on SIGNATURE transactions. That's right, you can earn points with your VISA® Debit Card simply by signing instead of using your PIN.

You score ONE point for every \$2.00 purchased. Those points can be combined with your Human Services VISA® Credit card ScoreCard points, so you can cut the cost of vacation travel and gift purchases, simply by SIGNING at the store, instead of using your PIN.

When you use your VISA® debit card, simply select "credit" and the transaction will be routed through VISA® as a debit purchase and you will earn ScoreCard points!

EFFECTIVE 5/1/2009.....so practice early and participate often!

BOARD OF DIRECTORS

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- David Martin
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- Margaret Russell
- Mia Shelton
- Tinisha Thorpe

HOURS:

9:00 am-4:00 pm, M/T/Th/F
10:00 am-4:00 pm, Wed.

PHONE: (404) 965-2740

FAX: (404) 965-2745

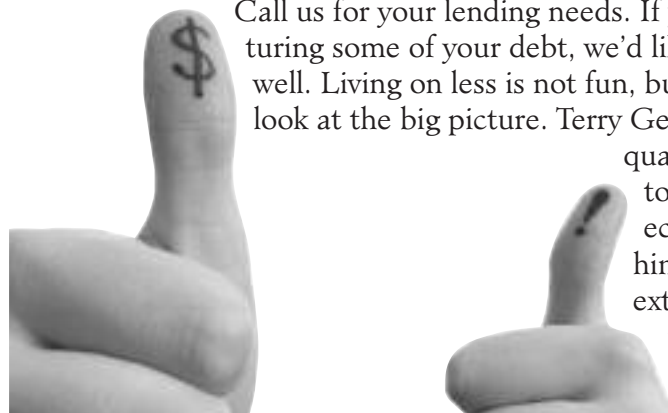
CU-24: (800) 806-7903

WEBSITE: www.hsecu.org

E-MAIL:

memberservices@hsecu.org

WE HAVE MONEY TO LEND



Call us for your lending needs. If you need help in restructuring some of your debt, we'd like to help with that as well. Living on less is not fun, but often doable when you look at the big picture. Terry Gelvin, our VP/Lending, is qualified, available and eager to assist you during this economic downturn. Give him a call at 404.965.2740 ext. 7483 or email him at terry@hsecu.org.

CLOSINGS and SPECIAL DATES:

April 20-24 Credit Union Youth Week
Credit Union Open for Regular Hours
Check www.hsecu.org for Special Events

April 27th	Confederate Memorial Day
May 25th	Memorial Day
July 3rd	Independence Day Holiday

